



Welcome Friends!

We are delighted to have you join us for *Being Transformed by Grace: A Study of Romans*. Whether you have been a part of Haverim for years, or this is your first time joining us, we are so grateful to have you as part of our study circle.

The book of Romans is Paul's masterpiece on the radical grace of God. As with any masterpiece, ideas can be layered and complex as they work together to bring about a central theme. So it is with Paul's letter to the Christians in Rome. While there's much to discover in this masterpiece, this particular study will focus on understanding that, although we are sinners, we are saved solely by grace through faith in Jesus Christ apart from works and are transformed through the ongoing intercession of the Holy Spirit. As we ponder this truth of being saved by God's radical grace, we have the opportunity to grow in humility being empowered by the Holy Spirit, actively cultivating a lifestyle that displays the fruit of a life transformed by faith.

As we begin this study of Romans, let's do so with ready minds and open hearts, moving beyond just "knowing" about God to being truly "transformed" by him.

ABOUT THIS STUDY

Ladies Bible Study has been a part of the Charlotte Christian community for over a decade. We have spent many hours learning Scripture together. Several years ago, we introduced the idea of Haverim to encourage further discussion in our study.

"A famous line of rabbinic advice from before Jesus' time was this: 'Acquire for yourself a rabbi, and get yourself a haver.' In ordinary usage, the word haver can simply mean a companion or a close friend. But here, it actually means someone who is willing to partner with you in grappling with Scripture and with the rabbinic texts." (Tverberg, p 71-72)*

This concept of "friends studying together" has profoundly influenced how we approach the study of Scripture. As a result, we have chosen to call ourselves Haverim.

Thank you for joining our Haverim.

The Haverim Team

*Lois Tverberg, *Sitting at the Feet of Rabbi Jesus* (Grand Rapids, Zondervan. 2009) p71-71.

HAVERIM CALENDAR

FALL 2026		
WORKBOOK LESSON	TUESDAY 7:30PM ONLINE	WEDNESDAY 12:15PM
Small Group Welcome Gathering	9/8/2026	9/9/2026
MS and US Retreat Week--NO MEETING	9/15/2026	9/16/2026
Haverim Workshop--Introduction to Romans	9/22/2026	9/23/2026
Romans 1	9/29/2026	9/30/2026
Romans 2:1-3:8	10/6/2026	10/7/2026
Romans 3:9-4:25	10/13/2026	10/14/2026
Small Group Fellowship Gathering	10/20/2026	10/21/2026
Romans 5:1-6:23	10/27/2026	10/28/2026
Romans 7	11/3/2026	11/4/2026
Romans 8	11/10/2026	11/11/2026
Service Project with Small Group Off-Campus	11/17/2026	11/18/2026
Small Group Fellowship Gathering	12/1/2026	12/2/2026
WINTER/SPRING 2027		
WORKBOOK LESSON	TUESDAY 7:30PM ONLINE	WEDNESDAY 12:15PM
Romans 9:1-10:4	1/12/2027	1/13/2027
Romans 10:5-21	1/19/2027	1/20/2027
Romans 11	1/26/2027	1/27/2027
Romans 12	2/2/2027	2/3/2027
Small Group Fellowship Gathering	2/9/2027	2/10/2027
Romans 13	2/16/2027	2/17/2027
Romans 14	2/23/2027	2/24/2027
Romans 15 (Winterim)	3/2/2027	3/3/2027
Romans 16	3/9/2027	3/10/2027
Small Group Fellowship Gathering	3/16/2027	3/17/2027
Spring Break Week--NO MEETING	3/23/2027	3/24/2027
Large Group Lunch/Panel Discussion	3/31/2027	3/31/2027

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Citations for other sources used in the study are collected at the end of each lesson.

Haverim Curriculum Team

Lisa Giller grew up in a Christian home in the Midwest, where she came to love Jesus at an early age. Her life was filled with horses and swimming until she finished high school. Lisa met her husband, Barry, at Wheaton College, and they married shortly after graduation in 1993. Since then, life has been filled with family, church, Bible study, dogs, travel, reading, and enjoying time outside. Lisa and her family have been a part of Charlotte Christian School since 2010, and all seven of her children (plus 2 daughters-in-law) are CCS graduates. Lisa is currently involved at Charlotte Christian with Books and Fellowship, the Romans 12 Initiative, and Haverim. Barry and Lisa are members of New City Church.

Kelly Goley Kelly grew up in Winston-Salem, NC, and came to know Jesus at Sunday School, church services, children's choir, and her grandmother's knee. Her first connection to Charlotte Christian School was as a parent in 1998 when her two boys entered first and third grades. After years of volunteering in the fine arts department, she was hired as a music teacher and musical theatre director in the Middle and Upper Schools. She retired as Fine Arts Director in 2020 and missed her CCS village, so she quickly signed up for Haverim. She still music directs the Upper School musical, giving her time to do her favorite thing - work with students. She and her husband Will attend Elevation Church.

Emily Gribble grew up in McLean, Virginia, a suburb of Washington, D.C. Faith is something she pursued on her own as a teenager and into adulthood, choosing to be baptized when she was 25. Emily attended Bible Study for the first time after she became a mom, which is when her personal relationship with Jesus truly began and her love of studying God's word in community took root. Emily and her husband, Michael, have three children, Michael (11th grade) and Anna & Mary (9th grade twins). In addition to Haverim, Emily is also involved with Parents in Prayer and Romans 12 at CCS. Emily and her family worship and serve as part of the church community at Myers Park United Methodist Church.

Julie Griffin has rejoined our Wednesday study after two years as a Tuesday night zoom small group participant. She has spent most of her life in Charlotte and was raised going to church. She has four children, two of whom graduated from CCS, sons Isaac (Ike, '17) and Moses ('23). Humbled and amazed at the truth and guidance in God's word, she is blessed to participate in writing for our study. She and her husband, Tony, attend Calvary Church.

Stephanie Higgins Stephanie Higgins grew up in Ohio in a loving Christian home where faith was an important part of her life at an early age. While attending Indiana Wesleyan University, she deepened her relationship with Jesus and came to know Him more personally. After graduating IWU, she met her husband in Ohio, and together they are now raising three daughters who all attend CCS while striving to build a Christ-centered family life. Stephanie and her family attend Elevation church where she has served in their kids ministry for the last twelve years.

Joanna Holdcroft is from the UK and was raised in a Christian home in Tunbridge Wells, England, where she came to know and love Jesus at the age of six. She grew in her faith within the nurturing community of her local Pentecostal church, was baptized at fifteen, and met her future husband, Pete, at a Christian youth summer camp in 1991. Joanna went on to study Physiotherapy at university in London and spent 15 years working in hospitals and clinics in southeast England. She and Pete have two children: Abbie, born in 2008, and Jed, born in 2010. Joanna served on staff during their early childhood at their local Baptist church, where she led the worship team. In May 2022, the family relocated to Charlotte due to Pete's job—a move Joanna embraced despite having never visited the U.S. before! They are deeply grateful for the Lord's faithfulness and provision, particularly in leading them to Charlotte Christian, which became both a school for Abbie and Jed and a welcoming community for the whole family. While always having a passion for worship and prayer, Joanna has experienced a growing hunger for God's Word since moving to the U.S. and is especially thankful to be part of Haverim. She and her family are members at Five Stones Church in Waxhaw.

Melanie Howard grew up right down the road in Waxhaw before it was even a one-stop-light town. She grew up loving the Jesus she learned about in Sunday School and youth camps. However, it was not until her first job out of college required that little country girl to go to the big city of Chicago where she started attending The Moody Church that she learned what it truly meant to be a follower of Jesus. Melanie married Jeff, her high school sweetheart, a month after moving to Chicago; they lived there for nearly a decade, having their first two children in the Windy City before the Lord moved them back to the Charlotte area in 2005. It is here the family grew with the addition of four more blessings. The Howards have been part of the CCS family for 18 years, with three current students (5th, 10th and 12th) and three lifer graduates (class of 2020, 2023 & 2025.) Melanie is currently involved in the Haverim Bible Study, is an upper school math/science tutor, and co-leads the Prayer and Care committee of the Parent Teacher Fellowship (PTF).

Lindsey Huang was raised in a Christian home in Virginia Beach, Virginia. She grew up in the church and thanks to the intentionality of numerous Sunday School teachers and family members, she has never known a day without the Lord Jesus. She and her husband, Stephen, have two children at Charlotte Christian: their son Owen (5th grade) and their daughter Mackenzie (2nd grade). Lindsey has enjoyed helping with writing, teaching, and facilitating for the Haverim Ladies' Bible Study. She and her family are members of All Saints Anglican Church in Weddington, NC.

Kirsten Phalen has three children who graduated from CCS and is happy to still have a reason to come to campus! She became a Christian during her time at college through her church and college ministries. Mostly, she started saying "yes" to Jesus by seeing how her best friend lived her life as a Christian and continued to invite her along on the journey. She's thankful to be married to her college sweetheart for 33 years and cherishes time with her adult children. Kirsten and her husband Mike attend Carmel Baptist Church.

Sarah Reynolds received her first Bible in fourth grade while attending her grandmother's small church nestled within the Blue Ridge Mountains of Virginia. Sarah's faith journey deepened in college, although in hindsight she could see God had always been near. Hungry to know more of His love, she pursued the Lord through several military moves with her Air Force husband, the joys and challenges of raising 3 sons, travels in the ancient dusty land of Israel, and seminary studies. Today, Sarah smiles because she has seen God everywhere - in all of time, through fire and water, and even on an ordinary day. Especially on an ordinary day. After 18 years of being a Charlotte Christian School family, the youngest Reynolds' son is expected to graduate Spring 2027. The family is connected to both Elevation and Carmel Baptist Church.

Mindi Scerri grew up in Monroe, NC in a loving Christian home where her parents set an excellent example of what it means to follow Jesus. Their example was an integral part of her decision to accept Jesus as Savior and continues to influence her desire to study and follow after him. Mindi and her husband, John, have two children currently at Charlotte Christian - Carson (11th grade), and Addie (9th grade) and their son Grant is a 2025 CCS graduate. This will be Mindi's 9th year participating in Haverim in some capacity. She is grateful to be a part of this community as well as serving with Charlotte Christian Parents in Prayer. Mindi and her family attend Central Church.

Pier Scott grew up in St. Louis and though she learned about Jesus at an early age, her commitment deepened through the Experiencing God curriculum. Her husband, Robert, became the Senior Pastor of St. Paul Baptist Church in 2016. Married in 2006, the couple has one child, Charis, (Class of 2028). The family has been a part of Charlotte Christian School since Charis was in first grade. Pier has (finally) found an editor for her magical realism novel. She currently serves on the CCS Board of Trustees and is involved with the Romans 12 Initiative, Books and Fellowship, and Haverim: CCS Ladies Bible Study. Pier's family attends St. Paul Baptist Church - Charlotte.

Jozi Walker is originally from Spring, Texas, and accepted Christ as her savior in her early 20's. Through the influence of godly mentors and Christian women, she committed her life to serving others with purpose and faith. Jozi is the loving wife of Alexander and mother of four children, three of whom attend Charlotte Christian- Abigail, Annaliese, Audrey, and baby Alexander Jr. In 2021, Jozi and her family moved to Charlotte from Milwaukee, Wisconsin, when Jozi joined the staff at Charlotte Christian as the founding director of the Diversity, Belonging, and Global Awareness Department. In this role, she has worked to create intentional spaces for the entire school community to engage in cultural awareness conversations and learning that foster empathy, perspective, and a Biblical understanding of the diverse world around them. She oversees the Romans 12 Initiative and facilitates several small groups focused on Biblical unity.

Staci Welburn grew up in Michigan where she met her husband, Tony, at Western Michigan University. They have lived in a variety of places (Columbus, OH, Washington, DC, and Atlanta, GA) before arriving in Charlotte in March 2020. They have a son, Nicholas (CCS 2025) and a daughter, Sarah (CCS 2028). Born and raised in a Christian home, Staci has always been actively involved in the church and community. She has both an accounting degree and a degree in Christian Education. Currently, she is a youth director in her home church and also enjoys being a mentor for a local chapter of MomCo. She enjoys cooking and traveling, but her passion is to simply help others know Jesus, making disciples of all nations, as commanded by Christ in Matthew 28:19-20. Staci has been involved with Haverim for 7 years. She and her family attend Messiah Lutheran Church in Charlotte.

Romans 1

INTRODUCTION

Welcome to our Haverim Bible study on the book of Romans! I am so excited to journey with you as we read through the book of Romans together this year. The book of Romans is an epistle, or letter, written by the Apostle Paul to the church in Rome. Paul hits the ground running in Romans 1, and without proper context or background information, you might be left with some questions (e.g., Who is Paul writing to and why?). Before you dive into today's lesson, take some time to read the background information on the book of Romans that is included in the "For Further Study" text box below. Additionally, the text box includes a link to the Bible Project website, which has a fantastic video that introduces the book of Romans.

For Further Study: Background of the Book of Romans

We know from Acts 18:1-2 that the church in Rome had existed for some time and was made up of both Jewish and non-Jewish followers. The crisis for this church began when the Roman emperor Claudius expelled all of the Jewish people from Rome. About five years later, all those Jews, including many who followed Jesus, were allowed to return. When they did, they found a church that had become non-Jewish in its customs and practice. This culture clash created lots of tension, and by Paul's day, the Roman church was divided. They disagreed about how to follow Jesus, debating about whether or not non-Jewish Christians should observe the Sabbath, eat kosher, be circumcised, and so on.

Paul wrote this letter to accomplish a few things. He wanted this divided community to become unified once again. For a practical purpose, he hoped that the Roman church could become a staging ground for his mission to go even further west, reaching to Spain. These tense circumstances motivated Paul to write out his fullest explanation of the Gospel, the good news that announces Jesus' life, death, and resurrection.

--Bible Project.com



Now that you have a general understanding of the context and background of the book of Romans, take a moment to pray and ask the Holy Spirit to give you understanding before you read through Romans 1.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. Read Paul's greeting in Romans 1:1-7 in both a word-for-word translation (e.g., ESV, NASB) and a thought-for-thought translation (e.g., NIV, NLT). Write a list of some of the things that you learned from these introductory verses.
2. In Romans 1:8-15, what are some of the reasons Paul gives for his desire to visit the believers in Rome?
3. What is the gospel, and why isn't Paul ashamed of it (see Romans 1:16-17)?
4. What does the gospel reveal (see Romans 1:17), and what does God's wrath reveal (see Romans 1:18)?

5. According to Romans 1:21-23, what is man's fundamental failure?

6. What were some of the consequences people experienced when they didn't acknowledge or honor God (see Romans 1:21-32)?

WHAT DOES IT MEAN?

1. What does Romans 1:16 imply about our inability to save ourselves? See also Ephesians 2:8-9 and Titus 3:4-7.

2. Considering all of Romans 1, compare and contrast the righteousness of God and the unrighteousness of man.

3. In what ways might man's misplaced worship in Romans 1:21-25 lead to the moral consequences described in Romans 1:21-32?

4. Read the creation account in Genesis 1:26-2:24 and the Ten Commandments listed in Exodus 20:1-17. How might these passages help us understand why the behaviors listed in Romans 1:18-32 reflect a departure from God's design?

WHAT DOES IT MEAN FOR ME?

1. Reflecting on What Does it Mean Question #1, how might knowing that salvation depends on God's power rather than your own effort change the way you approach your relationship with God and the way that you live?

2. During the time that the book of Romans was written, Paul was addressing people who exchanged a living God for physical false idols. Nowadays, we don't often see people worshipping physical idols; however, idols still exist. What are some idols that you recognize in our society and in your own life?

3. Read and reflect on Romans 1:28-32. What are some of the areas listed that you currently struggle with, and what are some of the areas that you've seen God's sanctifying work through the power of the Holy Spirit in your life (e.g., growing in empathy or patience)?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Romans 1 includes a lot of heavy material. It could be easy to walk away from today's lesson feeling weighed down by the reality of human sin. However, I hope that the knowledge of the unrighteousness of man instead magnifies the righteousness of God. Sometimes, knowing the bad news (in this case, our sin) helps us appreciate the good news: the free gift of salvation in our Lord and Savior, Jesus Christ. The theme verse for our study is found in this first chapter of Romans. Romans 1:16 states, "For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes." I want to encourage you to memorize this verse as we study together this year. You can write it on a sticky note to keep in your car to read while waiting in the carpool line, post it on the fridge, or save it as your phone's lock screen. I pray that as we meditate on this verse, we would rest in the living hope of our salvation.

-Lindsey Huang

ENDNOTES

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Notes

Romans 2-3:8

INTRODUCTION

In Romans 1:16, the Apostle Paul proclaims that the gospel is “the power of God for the salvation of everyone who believes: first for the Jew, then for the Gentile.” Paul continues his thesis of salvation by faith in Jesus in Romans 2. Paul affirms that our God is righteous, he is an impartial judge, and that we are all sinners. We are also reminded of God’s kindness, forbearance, and patience. While Paul’s message is clear, sometimes Romans can be confusing as we navigate to whom Paul is speaking or what controversy he is addressing. Reading the passage in different translations may help clarify difficult sections. The BEST way to get clarity is from the Holy Spirit. Take a moment to ask the Holy Spirit to open your heart and mind to what he would teach you from the word. Read Romans 2-3:8.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What are some reasons Paul gives in Romans 2:1-3 for why we are not to judge other people?
2. According to Romans 2:4, what prompts people to repent of their sins?
3. List some attributes of God from this section, paying special attention to Romans 2:3, 2:4, 2:6, 2:11, and 3:3-4.

4. According to Romans 2:25-29, how can someone please God?
5. Describe the false doctrine, or wrong thinking, that Paul argues against in Romans 3:7-8.

WHAT DOES IT MEAN?

1. Read and reflect on the story of Zacchaeus in Luke 19:1-10. What might it mean that God's kindness leads us to repentance (Romans 2:4)?
2. Consider Romans 2:6-8 in light of the following Scriptures (Galatians 5:16-26; Ephesians 2:9-10; James 2:18-26). Restate in your own words what Paul is saying about the connection between faith in Jesus Christ and how we choose to live our lives (works).
3. Why is Paul frustrated with Jewish believers in Romans 2:17-23?

4. Romans 2:24 says, “For it is written, ‘The name of God is blasphemed among the Gentiles because of you.’” Read Psalm 50:16-18, Ezekiel 36:20-23, and Isaiah 49:6. How is God’s name blasphemed because of their actions?

5. In Romans 2:29, what does it mean to have a “circumcised heart?”

WHAT DOES IT MEAN FOR ME?

1. Reflect on a time that you struggled with judging others. Keeping in mind God’s kindness, forbearance, and patience (Romans 2:4), what steps can you take to deal with these thoughts and the actions they prompt?

2. How might God’s kindness leading to repentance (your answer to What Does It Mean #1) influence the way that you share your faith?

3. Paul writes that “a person with a changed heart seeks praise from God, not people.” (Romans 2:29) Many of us struggle with people-pleasing tendencies. What would it mean in your daily life if you could release the pressure to please everyone else and instead focus only on pleasing God?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?

- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week’s lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Sometimes the complexity of Romans makes me focus on the complicated language rather than on the message God is tenderly speaking to my heart. The New Living Translation of Romans 2:29 is “No, a true Jew is one whose heart is right with God. And true circumcision is not merely obeying the letter of the law; rather, it is a change of heart produced by the Spirit. And a person with a changed heart seeks praise from God, not from people.” This reminds me that the foundation of it all is simple and daily: spending sincere, whole-hearted time with God while his Spirit gently molds and shapes me into the person he is making me to be!

-Kirsten Phalen

ENDNOTES

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Notes

Romans 3:9-4:25

INTRODUCTION

The Australian theologian, Reverend Leon Morris (1914–2006), described Romans 3:21-26 as “possibly the most important single paragraph ever written.” He considered it not only the most significant paragraph in the Bible, but in all of history. Up until Romans 3:21, Paul has painfully detailed the dismal plight of humanity and our universally sinful nature. Then, in a pivotal and dramatic shift, Romans 3:21 begins with the two key words: “But now.” The utter condemnation of humanity is powerfully contrasted with God’s perfect righteousness and his gracious plan for salvation through faith in Jesus Christ. As you settle your soul to be open to God’s word today, ask the Holy Spirit to guide you and to bring clarity. Read Romans 3:9-4:25.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. According to Romans 3:20, what knowledge is gained by having the law?
2. Identify a few words or phrases used to describe “all” people in Romans 3:23–24.

3. In Romans 4:3, what did Abraham do to be “counted as righteous?”

4. What are some things that Romans 4:10-12 mentions about being counted as righteous and about circumcision? For further study, read Genesis 17:23-26.

5. Describe the parts of the promise to Abraham listed in Romans 4:13 and Romans 4:17-18. For further study on the covenant of Abraham, read Genesis 12 and Genesis 15.

6. List a few characteristics of Abraham’s faith described in Romans 4:20–21.

The Mercy Seat, Propitiation, and Christ's Blood on the Cross

The **"Mercy Seat"** refers to the gold lid on top of the Ark of the Covenant. This covering is to be made of "one piece," with a cherub on either end (Exodus 25:19). This is where God will meet his people (Exodus 25:22).

The **Day of Atonement** (also called Yom Kippur) was an annual ceremony that allowed the High Priest to approach the Mercy Seat, sprinkle blood over the lid (seen as the earthly throne for God's presence), and thereby provide temporary forgiveness of sins for the nation of Israel. In the time of the Tabernacle, the very presence of God dwelled directly above the Mercy Seat in the innermost Holy of Holies.

Fast forward to the New Testament, and we read in Romans 3:25, "God presented him as the **mercy seat** by his blood, through faith, to demonstrate his righteousness, because in his restraint God passed over the sins previously committed (Christian Standard Bible)." The actual Greek word in the original text is *hilasterion*. Depending on which Bible translation you use, the Greek word *hilasterion* may be translated as "mercy seat," "propitiation," or "seat of atonement." The importance of going back to the original Greek is to understand that all translations are starting with the same word (*hilasterion*), but each translation may vary in the English words they use to represent the same concept. "Mercy Seat" is easy to visualize, as the physical specifics are described in Exodus. "Propitiation" is an important "Bible word," but definitely not one most of us have heard of or use regularly. Propitiation is the idea connected to the physical representation.

Propitiation is defined as "the satisfaction of God's wrath and divine justice through a sacrificial offering." Propitiation is a substitutionary sacrifice. In the Old Testament, the mercy seat is where the High Priest would sprinkle the blood from "sin offerings" once a year on the Day of Atonement, a solemn, holy day. This act of sprinkling blood on the mercy seat represented the satisfaction of divine justice (only the blood of a perfect sacrifice could satisfy God's wrath, a wrath that was necessary to maintain God's righteousness). In the Old Testament, the sacrificial system of the Day of Atonement was the only way to escape divine judgment. However, the atonement achieved only lasted for 1 year, then the ceremony needed to be repeated. In the New Testament, the death of Jesus on the cross is the ultimate fulfillment of the need to cleanse a sinful people, making complete and everlasting atonement so that a holy God could dwell with humanity. Jesus is the Mercy Seat.

-A Word Study of the Greek Terms Hilastērion and Hilasmos
helpmewithbiblestudy.org

-**"Christ the Mercy Seat."** Enter the Bible, 31 May 2025,
enterthebible.org

Scan the QR code to see a video representation of the Tabernacle & Mercy Seat.
(11 minutes)



WHAT DOES IT MEAN?

1. In Romans 3:9-18, summarize the evidence given to support Paul's statement that "both Jews and Greeks are under sin."
2. Define the word "propitiation" given the context in the passage Romans 3:21-26.
3. Interpret the significance of Paul stating that "we uphold the law" in Romans 3:31.
4. Read the following scripture references and evaluate any common themes that you observe: Genesis 15:6 (regarding Abraham), Psalm 32:1-2 (written by David), and Romans 4:6-8 (written by Paul). Consider words such as faith, righteousness, and forgiveness.

WHAT DOES IT MEAN FOR ME?

1. Romans 3:23 is an often-quoted verse, "for all have sinned and fall short of the glory of God." How can you use this verse to encourage another person (Christian or not)?

2. What have you learned about the character of God in Romans chapters 3 and 4?

3. In Romans 4:20, Paul notes that Abraham “grew strong in his faith as he gave glory to God.” How would you explain the connection between giving glory to God and growing in your faith?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?

- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week’s lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

The book of Romans starts by revealing God’s righteousness, his perfectly holy character. In contrast, our sinful nature separates us from God. To uphold his righteousness, God must oppose sin (“the wrath of God”). These first few chapters can feel uncomfortable to read! However, it is necessary for us to understand the problem in order to appreciate the solution. Paul shows us our dire situation, then pivots with the words “*but now*” to show us that our loving God has already provided a solution. Jesus is the answer to our separation from God.

-Sarah Reynolds

ENDNOTES

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Notes

Romans 5-6

INTRODUCTION

I have a confession. I struggle with Paul's writing. It may be that he is super smart, and I'm, well, super-not-smart. It may be that his intelligence and understanding of God are higher than mine. I often find myself untangling his words to find meaning, but once I do, there is truth and goodness in his words. If you struggle with Paul's writing, sit with it. Let it marinate. If you get hung up on a word, check another Bible translation that will clarify the meaning. Believe me, it will be worth the struggle.

Ask the Holy Spirit to guide you to understanding during your reading and study. Read Romans 5-6. May God open your heart and mind to Paul's words.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. In Romans 5:1-5, what are some of the progressions Paul identifies that move the believer from suffering to hope?
2. What did Adam's disobedience to God lead to for all mankind?
3. What did Jesus' heart-wrenching (Mt 26:39, Mt 26:42, Mark 14:36, Luke 22:42) obedience to God lead to for all believers?

4. If one is baptized into Christ Jesus, what else do we/will we also experience?
5. Referring to Rom 6:23, what is attached to sin? What is attributed to God?

WHAT DOES IT MEAN?

1. Choose one (or more) of the steps from #1 What Does It Say and explain how one step might lead to another.
2. Read Romans 5:20 in the New Living Translation and the Message. Also consider Romans 6:14. How might these other translations of Romans 5:20, as well as Romans 6:14, increase your understanding of Romans 5:20?
3. Read 1 Peter 4:12-14. How might Peter's message emphasize what Paul says in Romans 5:1-5 and Romans 6:1-4?

4. Compare and contrast the words “wages” and “gift”. What do the words imply?

WHAT DOES IT MEAN FOR ME?

1. When has suffering led to hope in your life?
2. Wages are received from work. At some point, sin becomes work. Whether it's by covering up, compensating for, or the sin itself, sin is burdensome. Suffering can be burdensome, too, but it produces hope. Consider a burdensome situation you are facing. Examine how an adjustment in your heart or attitude might change your experience of the situation.

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Paul bore suffering on his journeys to spread the Good News of Jesus Christ. He recalled his stage of persecuting believers and his sin against God. Paul lived his new life in Christ understanding there would be suffering but that he was forgiven of his sin. Paul realized that as a follower of Jesus, suffering would produce hope, but life lived in sin without God's redemption would lead to death. Paul rejoiced in his new life in Christ Jesus and the justification, peace, righteousness and eternal life that it guarantees.

--Julie Griffin

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Notes

Romans 7

INTRODUCTION

Grace and the law. The law and grace. Throughout his letters, Paul frequently returns to these two themes. As we read his writings, we can feel the tension between them and wonder how they fit together. What is the role of the law in the life of a believer? If we are saved by grace, why does the law matter?

As we come to Romans 7, Paul helps his readers—and us—better understand the root of this tension. As N.T. Wright says, “The present chapter, though very difficult, is essential if we are to grasp the depth of the human problem and hence the wonder of God’s solution to it.” (*N.T. Wright, p. 89*)

As you read this passage, ask the Holy Spirit to give you wisdom and understanding to grasp this challenging but important truth.

Read Romans 7.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. Who is Paul speaking to at the start of Romans 7?
2. What is the law that Paul is referring to here?

3. In Romans 7:1-6, what does Paul say has released us/believers from the Law?
4. How does Romans 7 describe the Law? (See Romans 7:7-12)
5. Read Romans 7:14-21 again. Describe what it says about the battle between the flesh & the spirit.
6. In Romans 7:24-25, who does Paul say delivers us from our flesh?

WHAT DOES IT MEAN?

1. Using your own words, explain what Paul is saying through his analogy of marriage and the Law. (Romans 7:2-3)
2. In Romans 6:1-2 and 15, Paul uses rhetorical questions to make his point that believers are dead to sin through grace. Discuss how Paul uses rhetorical questions here again in Romans 7:7, 13, and what is his main point now?

3. Read again 7:7-13; what can you infer from these verses is the main purpose of the Law?

4. Thinking about your answer to the previous question, what is the Law unable to do?

WHAT DOES IT MEAN FOR ME?

1. To ponder: Why do you think God gave the Law to Israel if he knew it was going to fail? Did it, in fact, fail? See Isaiah 46:8-11, Isaiah 55:8-11, Romans 5:20, Romans 6:14-15.

2. Thinking back to Romans 7:15...*For I do not understand my own actions. For I do not do what I want, but I do the very thing I hate.* What are some things that you continue to do that you do not want to do? Ask the Holy Spirit to reveal to you areas or patterns of sin in your life, confess them to God, and experience victory over sin through Jesus Christ.

3. As Romans 7:21-24 describe, there is a war with sin being waged in our flesh. But God has delivered us from this wretched state through Jesus Christ our Lord! Write out a prayer of praise to God, thanking him for rescuing you from the battle with sin. How does knowing you have victory over sin through Jesus empower you to live differently?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?

- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

"For I do not understand my own actions. For I do not do what I want, but I do the very thing I hate." (Romans 7:15 ESV) The struggle is real! In this verse Paul so aptly describes the human battle with our sinful flesh—because he is well acquainted with that struggle himself. He does not use it as an excuse, but rather an exhortation and a reminder that the battle is done. Victory has been claimed by Jesus Christ. And we can claim [**or** experience?] that victory in our own lives because we are *more than conquerors* through Christ (Romans 8:37). Stay tuned for more on that next week!

–Melanie Howard

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Notes

Romans 8

INTRODUCTION

Have you ever been doing something that requires extreme concentration and precision? And you realize only after you have completed the task, that you were holding your breath. So finally, whooosh, you can let your breath out. That is a bit how I (Melanie) felt moving from Romans 7 to chapter 8. I was holding my breath as I considered how to make my sinful flesh do what I want it to do, what is right. But wait, Paul reminds us, there's more. So much more! As you read this passage, pray and ask the Holy Spirit to open your eyes to what he wants you to learn from spending time in the word of God today.

Read Romans 8.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. If the Law brought sin & death through the flesh, what does Paul now say sets us free from that bondage?
2. Jot down what Romans 8:1-11 says it means to live according to the flesh and also according to the Spirit?

3. Read Romans 8:12-17 again. Make a list of things (names/titles) that we are called in that passage.
4. In Romans 8:18-25, how does Paul describe what **hope** is?
5. What are some jobs of the Holy Spirit as listed here in Romans 8:26-27?
6. Write down the ways that Paul describes God's love for us in Romans 8:30-38.

WHAT DOES IT MEAN?

1. Compare and contrast what it means to live by the Spirit versus to live by the flesh. Use these verses to provide additional insight: 1 Corinthians 15:44-49, Galatians 5:16-23, Jude 1:19, 1 Corinthians 3:16.

2. From Romans 8:12-17, discuss what allows us to transform from being called “debtors” to being called “children of God” and “heirs” (ESV)?

3. In your own words, how would you explain to someone what it means to be “more than conquerors” (Romans 8:37)?

4. Focusing only on Romans 8, despite the fact that theologians have written whole books on the of the Trinity, what are some things that you could say about each Person of the Trinity: Father, Son, and Holy Spirit?

WHAT DOES IT MEAN FOR ME?

1. Romans 8 opens with the resounding reminder of “no condemnation” when we belong to Christ Jesus, but often life’s circumstances cause us to forget this. As the chapter continues, Paul calls believers in Jesus co-heirs and adopted sons, and he then closes with a reminder that nothing can separate us from the love of God in Christ Jesus! What steps can you take to replace shame or self-condemnation with Holy Spirit-led conviction?

2. Romans 8 is home to a slew of oft-quoted Bible verses that are familiar and easily recognizable. List some of your favorites below. Choose one from the list, and describe how your understanding of the verse has grown or changed through our current study of the book of Romans. How might you begin to live differently as a result of this deeper understanding?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse**– Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Romans 8 marks a shift in the book of Romans from the struggle with sin to the victorious life we have in Christ through the power of the Holy Spirit. It is like a hype-letter from God to us...We are no longer condemned! We are called heirs, children of God! We have power through the Holy Spirit in us! The Spirit and Jesus himself both pray and intercede for us. All things (even suffering) are worked together for our good if we love God. We are more than conquerors! God is FOR us. Nothing can separate us from his love! What wonderful promises. I encourage you to come back to Romans 8 again and again if you need hope, peace, or encouragement.

--Melanie Howard

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Notes

Romans 9:1 - 10:4

INTRODUCTION

So far in our study of Romans, Paul's focus has been on how God's eternal purpose is fulfilled through Jesus Christ. However, chapters 9-11 mark a dramatic shift, contrasting God's faithfulness with Israel's unbelief. Paul's Christian audience of Jews and Gentiles is divided over the Gospel's universal accessibility and the Jews' OT status as God's chosen people. Paul opens Romans chapter 9 by lamenting the Jews' rejection of the Gospel. Today's lesson pointedly warns Jews that salvation isn't a biological birthright but God's gift to anyone who accepts Jesus. What might we learn from Paul's message to the Jews?

Ask the Holy Spirit to guide you as you read and study this passage. Read Romans 9:1-10:4.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. How does Paul describe himself in Romans 9:1-3?
2. What does Paul say about the Israelites in Romans 9:4-5 and 10:2-4?
3. Record all the verses in today's lesson where Paul poses a question.

4. The chart below lists some of the Old Testament Scriptures that Paul references in Romans 9. Fill in the WHAT DOES IT SAY column of the chart. You will complete the chart (the last column) in question #3 in the WHAT DOES IT MEAN section of questions.

Romans Reference	Old Testament Reference	WHAT DOES IT SAY?	What was Paul's purpose/point?
Romans 9:7 Romans 9:9	Genesis 21:12 Genesis 18:10		
Romans 9:12 Romans 9:13	Genesis 25:23 Malachi 1:2		
Romans 9:15 Romans 9:17	Exodus 33:19 Exodus 9:16		
Romans 9:33	Isaiah 28:16 Isaiah 8:14		

WHAT DOES IT MEAN?

1. Why do you think Paul chose to express himself the way he did in Romans 9:1-3?

2. What might be the significance of what Paul lists as belonging to the Israelites in Romans 9:4-5?
3. Complete the chart (on page 51) by adding your thoughts on why Paul may have referenced these Scriptures. (You may find it helpful to read the OT references in the chart to understand the context.)
4. In one or two sentences, summarize what Paul says in Romans 9:1-10:4.

For Further Study

"The Romans 9:21 passage about the potter and the clay is taken from Isaiah 29.6 and 45.9, with echoes of 64.8 and also of Jeremiah 18.1-6. All of these are worth looking up and reflecting on. They tell of a stage in Israel's history when God was struggling with rebellious Israel, like a potter working with clay that simply wouldn't go into the right shape. The image of potter and clay was not designed to speak in general terms about human beings as lifeless lumps of clay, over and against God as the only living, thinking being; it was designed to speak very specifically about God's purpose in choosing and calling Israel, and about what would happen if Israel, like a lump of clay, failed to respond to the gentle moulding of his hands."

"At that point God's purpose must go forward, whether or not Israel is obedient to its vocation."

"We cannot simply reject this passage as though Paul is talking about God and humanity in the abstract. He is talking about God's purposes not only *with* Israel but, much more importantly, *through* Israel."

--N.T. Wright, *Romans for Everyone Part 2*, pg 8

WHAT DOES IT MEAN FOR ME?

1. Looking at your summary statement from WHAT DOES IT MEAN #4, how might this impact the way you personally experience the gospel and how you might share it with others?

2. List any verses or ideas from this passage that seem sticky, uncomfortable, or hard to understand. As you wrestle with these verses or ideas, ask the Holy Spirit to reveal truth to you (John 16:13) concerning these things.

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?

- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Romans 10:4 concludes this lesson with Paul stating that his heart's desire and prayer to God is for Israel and their salvation. Though they had a great zeal for God, they did not submit themselves to the righteousness of God found in Jesus Christ. Let us not fall into the same trap but look to Jesus, the author and perfecter of our faith, trusting that it's only in him that righteousness is found!

--Mindi Scerri

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Notes

Romans 10:5-21

INTRODUCTION

As we move into Chapter 10, Paul shares that God has made righteousness accessible to us through the Gospel message. He speaks of the importance of the Gospel being preached and reminds us that people must hear the good news in order to believe and call on Jesus as Lord.

Read Romans 10:5-21 and invite the Holy Spirit to open your eyes, ears, and heart to the importance and urgency of sharing that “Jesus is Lord.” Ask him to guide you as you read and study.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What are the two types of righteousness that Paul mentions in Romans 10:5-6?
2. Identify the two components of the “word of faith” that Paul proclaims. See Romans 10:8-10.
3. In Romans 10:11-13, who does Paul say is included in the promises of salvation?

4. Working backward (end of Romans 10:15 to beginning of Romans 10:14), list the steps involved in bringing someone to faith.

5. In Romans 10:18-21, Paul engages in a Q&A. Write his questions and responses. (For further study, read Psalm 19:4, Deuteronomy 32:1, John 10:30-33, and Romans 1:16, 21.)

WHAT DOES IT MEAN?

1. Contrast how access to righteousness differs when it's based on adherence to the law (Romans 10:3-4) versus when it's rooted in faith. (Romans 10:8). Reading this passage in the New Living Translation may be helpful.

FOR FURTHER STUDY

"In Romans 10:6-7, Paul references Deuteronomy 30:11-14. It is not necessary for us to bring Christ down from heaven, because Christ himself came down from heaven to become our Savior by his humble service in saving us. Nor is it necessary to bring Christ up from the dead, since God himself has raised Jesus from the dead for our justification. Christ is very near to us; he is in our mouths and hearts. Our salvation has been completely accomplished by God; nothing is left for us to do except confess with our mouths that Jesus is Lord and believe in our hearts that God raised Jesus from the dead."

-LifeLight Romans Part 2

2. Read Matthew 10:32-33. Compare with Romans 10:9-10. Is it possible to have true faith in Jesus as Lord without confessing him to others? Why or why not?
3. Why do you think “hearing” the Gospel message is so important to one receiving faith?
4. Paul quotes Moses in Romans 10:19. Who do you think he is referring to as “not a nation” and how does this status change as they experience faith in Christ? Read Ephesians 2:11-13, 19-20 for further help.
5. Describe the characteristics of God that you observed in today’s lesson.

WHAT DOES IT MEAN FOR ME?

1. How does knowing that salvation comes through faith and not perfect adherence to the law change the way you approach God in your daily living?
2. Share an occasion when God has sent your “beautiful feet” to share the truth that “Jesus is Lord!” Consider also where he may be asking your “beautiful feet” to go next.
3. Where in your life do you need to offer God’s patience to those who may be spiritually resistant to hearing his word?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week’s lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

We see in this section of Scripture that the Gospel is both simple and urgent. Our righteousness is not something we earn but something we receive as a free gift through faith in Jesus Christ. God's patience and persistence are on display in these verses, and he calls us to model these same traits. We must patiently yet persistently seek to share the message of salvation with others so they, too, may confess with their mouths and believe in their hearts that Jesus is Lord!

--Staci Welburn

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Notes

Romans 11

INTRODUCTION

Studying Romans is always stretching for me, and this time is no different. What I can always be confident of is that this is God's word for you and for me and that it is always true. So even when I don't immediately understand, I can know with certainty that I will seek the One True God and find the One True God when I seek for him with all of my heart, applying myself to studying his word and acknowledging that I need his Holy Spirit to guide me into all truth. God is always just and righteous, always faithful and true, always full of steadfast love. His plan of salvation has been the same since before the creation of the world and will always be the same--belief in the Messiah, Jesus of Nazareth, as the only way to salvation, not by works or lineage, but purely by grace alone through faith alone.

Pause for a moment and ask the Holy Spirit to guide you as you read and study. Read Romans 11 in the ESV and another version.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What does Paul say in Romans 11:1-6 about God's choosing and God's grace?
2. Looking at Romans 11:11-12, what was the unexpected result for the Gentiles of Israel's "trespass" or "disobedience"?
3. List some details of the olive tree analogy that Paul uses in Romans 11:17-21.

4. What is the warning that Paul gives the Gentiles in Romans 11:17-20?
5. What two things does Paul instruct us to note in Romans 11:22, and to whom are these two things applied?
6. At the end of the chapter (Romans 11:33–36), what attributes of God does Paul praise?

WHAT DOES IT MEAN?

1. How might being reminded that we are given salvation through grace (Romans 11:6) assist us in not being arrogant--as Paul challenges the Gentiles in Romans 11:17-20?
2. What might Paul mean when he says the Gentiles were grafted in to make Israel "jealous" (Romans 11:11)? What is the intended goal of that jealousy?
3. In the olive tree analogy, why might it be significant that the branches do not support the root, but the root supports the branches?

4. How does the "kindness and severity of God" (Romans 11:22) work together to display God's overall character?
5. What might be a reason Paul concludes this complex theological argument about Israel and the Gentiles with a song of praise (doxology) rather than a list of instructions?

WHAT DOES IT MEAN FOR ME?

1. Since our standing before God is entirely by grace and not our own effort, what are some ways that you can express appropriate humility about your relationship with God the next time you are sharing a part of your faith journey?
2. If God's plan is to use our lives to make others "jealous" (see our glossary for this study for further explanation of this word) for the Gospel, what specific "fruit" in your life currently points others toward the kindness of God?
3. Knowing that God's wisdom is "unsearchable", how does that help you trust him with a situation in your life right now that doesn't seem to make sense?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week’s lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

There really is no better way to complete our study of this section of Romans than the way that Paul did so originally:

“Oh the depth of the riches of both the wisdom and knowledge of God! How unsearchable are his judgments and how inscrutable his ways! For who has known the mind of the Lord, or who has been his counselor? Or who has given a gift to him that he might be repaid? For from him and through him and to him are all things. To him be glory forever. Amen.” Romans 11:33-36

Take a moment and join your voice to Paul’s and believers’ down through the ages in worship of our magnificent and majestic God!

--Lisa Giller

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Notes

Romans 12

INTRODUCTION

As we come to the latter portion of the book of Romans, we begin our study with the transitional wording “therefore” followed by “in view of God’s mercy”. This signals that we are moving from heavy doctrinal teaching, strategically laid out in the first 11 chapters, to a stronger focus on Christian principles and application. Now that we have gained some insight into the “what” and “why” theology of our Christian faith, we can begin to dive into the “how,” which are the practical steps that guide us. Together in our groups, we have discussed the truths of God’s mercy and justification from the penalty of sin, being reassured that we are adopted in Jesus and placed under grace, not law. Furthermore, we have been encouraged by the reminder of God’s faithfulness and are assured that nothing can separate us from his love. As a believer in Jesus, I am encouraged to know that my salvation is secure in Christ and is not dependent on any works or efforts that I can give, but on God’s mercy. As we strive to live according to the Spirit, and not by the flesh, we can trust in God’s promises that we will receive life and peace in him, and that we are called his children.

Before reading through Romans 12, pray and ask the Holy Spirit to guide you as you read and study. Read Romans 12.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What does Paul describe as an act of our “true and proper worship”?
2. According to the text, what must happen for us to live with a renewed mindset?

3. Which functions of the body of Christ are highlighted in the passage?
(Romans 12:4-8)
4. What are some instructions that Paul gives in Romans 12:9-13?
5. What are some verbs used to describe how we should live with one another, as the body of Christ? (Romans 12:14-16)
6. How are we to react to evil and/or wrongdoings that we encounter throughout our Christian walk? (Romans 12:17-21)

WHAT DOES IT MEAN?

1. Why do you suppose that Paul uses the language, “I urge you,” as it relates to offering our bodies as living sacrifices?

2. In Romans 12:2, Paul uses the present-tense verb “conform” and the past-tense verb “transformed” to describe the daily practice of living with a renewed mindset. Why might this be significant to note?
3. Why might Paul have chosen the physical body to describe the spiritual members of Christ’s family?
4. In verse 20, Paul quotes a passage from Deuteronomy that challenges us to show kindness, even to those who have wronged us. What might be the result of providing necessities, food, and water to your enemy?

For Further Study

Paul spends quite a bit of time in Romans 12, 1 Corinthians 12 and Ephesians 4, talking about gifts given to all Christ-followers by God. These gifts are given for the building up of the church and for the spreading of the Gospel. Sometimes it’s hard to believe that we have been given any kind of gift that might be beneficial to others. But whether we believe it or not, it’s true! To learn more about spiritual gifts, and to consider what gifts might be entrusted to you scan this QR code:



WHAT DOES IT MEAN FOR ME?

1. As we think about Paul's admonition to live with a renewed mindset (verse 2), which "worldly tendencies" do you need to let go of in order to be daily transformed by the Spirit?
2. In what ways do you feel that your spiritual giftings can contribute to the growth of the church?
3. As you consider the principles laid out in verses 9-14, which one do you wrestle with the most and why?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

For Further Study

The phrase “heap burning coals on his head” (Romans 12:20) is one that can seem confusing and even vindictive. If you are curious to know more about this quote Paul takes from Proverbs 25:21-22 follow this QR code:



--Gotquestions.com

CONCLUSION

Throughout our study, we see that Paul urges the readers to have a proper view of the God we serve in order to understand our sacrificial response. Just as Jesus tells us in Matthew 5:43, to “love our enemies and pray for those who persecute you, that you may be children of heaven”, we are reminded in this week’s study that we are to respond to evil with good, and actively love others. In today’s society, this can be difficult to follow and understand, and may often feel counter-cultural. However, as members of the body of Christ, we are called to live in harmony with one another, even when it is difficult. As a living sacrifice of the Most High, we are sometimes challenged by hard conversations or situations that help stretch and grow our faith. As you continue to pursue a renewed mindset in Christ each day, I encourage you to press on in this journey, knowing that he is with you every step of the way.

–Jozi Walker

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Notes

Romans 13

INTRODUCTION

Romans 13 is a testament to God's sovereign nature, his love, and his establishment of authority. Paul urges us to live as people transformed by grace, submitting to authority, leading with love through Jesus Christ's example, and walking honorably. As you study this chapter, ask the Holy Spirit to give you clarity and humility to see how love fulfills the law and how submission reflects God's created order.

Invite the Holy Spirit to guide you as you study. Read Romans 13 in the ESV and NLT.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What are some things that Romans 13:1-2 says about submitting to authority and those who resist authority? (See also John 19:11 for further insight.)
2. What are some words/phrases used by Paul to describe authorities/rulers in Romans 13:1-6?

3. From Romans 13:8-10, identify the debt that Paul says we should always owe to one another.
4. In Romans 13:8-10, how does Paul say the law of God is fulfilled, and what other commandments does this fulfill? (Read Romans 13:8-10 in the NLT)
5. What does Romans 13:9-10, say about love? (See also Matthew 22:39, and Leviticus 19:18)
6. What are some actions Paul instructs us to take in Romans 13:11-14?

WHAT DOES IT MEAN?

1. In what ways might submitting to authority (Romans 13:1) display a transformed heart?
2. In your own opinion why might Paul have chosen to highlight the four specific commandments he did in Romans 13:9?

3. Recall in Acts 5:29 when Peter and the apostles say, "We must obey God, rather than men" (ESV). What do Acts 5:29 and Romans 13 teach us about when Christians should submit to governing authorities versus when obedience to God should require different action?

4. What do you think it means to "put on the Lord Jesus Christ" (Romans 13:4)?

WHAT DOES IT MEAN FOR ME?

1. Since the "day is at hand" (Romans 13:12), what is one specific "deed of darkness" or selfish habit you need to "cast off" this week to better reflect the light of the Gospel to those around you?

2. Paul identifies "love for neighbor" as our ongoing debt (Romans 13:8). Who is one person in your life (perhaps a difficult neighbor or authority figure) that you can intentionally serve this week as an expression of the grace God has shown you?

3. As you “put on the Lord Jesus Christ” daily, how might your heart posture better reflect the sovereignty of God?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?

- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week’s lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

In Romans 13, Paul calls us to live under God’s divine authority with humility, love, and intentional obedience. As people who are transformed by grace, Paul teaches us to reflect Jesus by submitting to authority and choosing love as our constant response and how we fulfill God’s law of love. With the urgency of Jesus Christ’s return in view, we are invited daily to “put on the Lord Jesus Christ” in both attitude and action. In doing so, our lives become a visible expression of God’s order, truth, and love to the world around us.

--Emily Gribble

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Notes

Romans 14

INTRODUCTION

This week, we will read how Paul addresses a specific dispute among the believers in Rome over whether Christians should abide by the Jewish food laws. He urges us to accept one another, regardless of what we eat or drink. He encourages us to make every effort to do what leads to peace and to love one another.

“For the kingdom of God is not a matter of eating and drinking, but of righteousness, peace, and joy in the Holy Spirit, because anyone who serves Christ in this way is pleasing to God and approved by men.” Romans 14:17-18.

Read Romans 14. As you pray before your reading, ask the Holy Spirit to guide you and open your heart and mind to his word. Read Romans 14 in the ESV and NLT.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. What does Paul say to the strong and to the weak in Romans 14:3-4?
2. What repeated words or phrases do you notice in Romans 14:6-9?
3. What commands or warnings does Paul repeat throughout this chapter?

4. What is the situation that Paul describes in Romans 14:10-12?
5. What are some ways Paul tells us to treat one another in Romans 14:13-23?

WHAT DOES IT MEAN?

1. Read Romans 14:6-9. What do these verses show about the central purpose of a believer's life?
2. How does the purpose of a believer's life affect the way we should treat Christians with different convictions?
3. What do you think Paul is saying in Romans 14:14-16?
4. Why do you think Paul spends so much time talking about judgment in this chapter?

5. What seems to matter most to Paul: being right or building up others? Refer to Romans 14:13-18 and cite some phrases from these verses to support your answer.

WHAT DOES IT MEAN FOR ME?

1. What are some ways you can respond with humility and love when another believer has a different conviction than you do?
2. What would pursuing peace and mutual uplifting look like in one of your current relationships?
3. In what area may you need to surrender personal freedom out of love for someone else?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

In Romans 14, we learned that we need to respect each other's differences and that love will ultimately heal and unify Jesus' family. As Paul states in Romans 3:23-24 all have sinned and fall short of the glory of God and are justified by his grace as a gift. In the community of believers, because of this grace given to us, we are not to pass judgment on one another. Instead, Paul challenges us not to be a stumbling block to our brothers. No matter what we do, eat, or drink, we should do it in humility, bringing peace, joy, and love to God and others.

--Stephanie Higgins

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Notes

Romans 15

INTRODUCTION

A letter's closing remarks often carry substantial weight and are significant for the recipient. This week, we study the key truths, instructions and thoughts that Paul wants to leave with the church in Rome as he approaches the conclusion of his letter. He gives clear, final teaching in the area of living obediently with others in an attitude of service and submission; he affirms his continued calling to share the gospel with the Gentiles; and he gives the glory to God for all he has accomplished in his ministry so far. He also has information to share regarding his past missions and his future missionary strategy and goals, as well as some requests for the Roman believers to support and assist him in these, through prayer and hospitality.

Before you read Romans 15, invite the Holy Spirit to guide your study. Read Romans 15 in the ESV and the NLT.

PRACTICING HAVERIM

- What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. According to verses 1–2, what is the primary responsibility of those who are "strong" toward those who are "weak," and what is the intended goal of that action?
2. Write down some descriptions of Christ Jesus that Paul uses as examples of how to live to serve and please others.

3. According to Romans 15:4 and 15:13, what are the specific sources or means God uses to provide hope to believers?
4. In Romans 15:17–19, Paul refuses to speak of anything except what "Christ has accomplished through him." By what two means (tools) and what power does he say he led the Gentiles to obey God?
5. What are some things that Paul says about hope in Romans 15?

WHAT DOES IT MEAN?

1. Based on the "strong and weak" dynamic in Romans 15:1–7, why might being saved by grace rather than works naturally produce humility?
2. How might being "filled with all joy and peace" through the Holy Spirit (Romans 15:13) serve as evidence of a transformed life, specifically regarding our ability to "bear with the failings of the weak" (Romans 15:1)?

3. Keeping Romans 15 in mind, share in your own words some things that might be the purposes of living a life that serves others.

4. "Each of us should please our neighbor for their good, to build them up" (Romans 15:2). Read also Romans 12:10 & Matthew 22:35-39. As self-sacrificing believers, how are we called to live, based on these verses, and what might be some examples of this in daily life?

5. In Romans 15:5, why do you think Paul connects God-given endurance and hope to the way believers should treat each other?

WHAT DOES IT MEAN FOR ME?

1. Romans 15:7 commands us to "accept one another, then, just as Christ accepted you." When dealing with someone in your life or church who is "difficult" to accept, how might remembering that you were saved "apart from works" change your approach to them this week? What are two ways you can approach them differently?

2. In teaching, instructing, and discipling the Roman believers, Paul highlights their need to be strongly reminded of certain aspects of Christian belief and living out their faith (Romans 15:14-16). In your walk of faith, who have you allowed to speak into your life and give biblical reminders or correction, and what impact have their words had on you?

3. Paul clearly shares that it is God working through him, and he gives him the glory. Take the next few moments for prayer, reminding yourself that the spread of the gospel and the work of sanctification are not through our efforts but through the Lord's work in us. Give thanks that it is Christ in you, not your strength, that brings transformation. You may like to listen to the song or meditate on the verses in the box below to help you as you pray.

Song: 'Yet Not I But Through Christ In Me'



"Therefore I glory in Christ Jesus in my service to God."
Romans 15:17 (NIV)

"My old self has been crucified with Christ. It is no longer I who live, but Christ lives in me. So I live in this earthly body by trusting in the Son of God, who loved me and gave himself for me"
Galatians 2:20 (NLT)

"I can do all things through him who strengthens me."
Philippians 4:13 (ESV)

'May he equip you with all you need for doing his will. May he produce in you, through the power of Jesus Christ, every good thing that is pleasing to him. All glory to him forever and ever! Amen.'
Hebrews 13: 21 (NLT)

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

As Paul's letter to the Romans draws towards a close, he emphasizes that it is the work of the Holy Spirit in the believer that enables them to live in unity and serve one another; to overflow in endurance and hope as they follow Christ; and to be used to spread the good news of the gospel. May we find comfort knowing the Holy Spirit dwells in us, preparing and empowering us for every opportunity to obediently follow and for every task the Lord has set before us this coming week.

--Joanna Holdcroft and Lisa Giller

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Notes

Romans 16

INTRODUCTION

Moving into Romans 16, the focus shifts from Paul's description of Christian living and travel plans to a beautiful, practical display of Paul loving his fellow Christ-followers. This list of greetings also shows a diverse community of people who have been transformed by the Spirit and are using their gifts for the good of the church. Toward the end of the chapter, we see a list of friends that would have been part of Paul's very own Haverim! This chapter might at first seem one that would be easy to skim through. But don't overlook Paul's example of how we can encourage one another in the body of Christ.

Pray, asking the Holy Spirit to guide your study. Read Romans 16 in the ESV and the NLT.

PRACTICING HAVERIM

What sticks out to you from this passage? What questions come to mind that you would like to answer?

WHAT DOES IT SAY?

1. According to Romans 16:17–18, what kind of people does Paul warn the believers to watch out for, and what is the specific behavior of those people?
2. What does Paul say about the obedience of the Roman believers in Romans 16:19?
3. Looking at Romans 16:25–26, what does Paul say is the purpose of the Gospel being made known to all nations?

4. In Romans 16:1–16, 21–23, Paul greets over 25 individuals. Choose at least 5 of these people and make note of some of the specific ways Paul describes their relationship with him or their work.

Name	Description by Paul

For Further Study

Are you curious about the people Paul mentions in Romans 16? Scan the QR code to meet a few of these fellow believers.



--GotQuestions.org

WHAT DOES IT MEAN?

1. Looking at the wide variety of names (men, women, Jews, Gentiles, slaves, and nobles), how might this list reflect the truth that salvation is by grace through faith rather than social status or works, yet all are empowered to use the gifts entrusted to them for the good of others?
2. Paul mentions that some of his friends "work hard in the Lord"(Romans 16:12). If we are saved "apart from works," what is the difference between working for salvation and "working hard in the Lord" through the power of the Holy Spirit?
3. Compare and contrast what Paul says about those he warns the church about in Romans 16:17-18, and those listed in Romans 16:1-16 and Romans 16:19, who are living a life transformed by faith.

4. Look back at Romans 1:1-7 and compare it to Romans 16:25-27. Make note of any similarities. What are some conclusions you might make about this letter based on these two passages?

WHAT DOES IT MEAN FOR ME?

1. Paul takes time to specifically name and honor those who have served the church. Who might be someone in your life that you have overlooked? How can you "greet" or encourage them this week by acknowledging the "fruit" of the Spirit you see in their life?
2. Phoebe was a "patron of many," and Prisca "risked her neck" for the Gospel (Romans 16:2-4). What is one specific gift you have (hospitality, teaching, encouragement, service) that you can actively cultivate this week for the good of someone outside your immediate circle? If you have not yet looked into spiritual gifts discussed in the lesson on Romans 12, consider following the QR code on page 71 for help when contemplating this question.
3. Thinking back over this entire study of Romans, what is one thing that you will intentionally remember from this study of Romans? Why is this impactful to you? Who will you share this with?

PRACTICING HAVERIM

- As you studied, where did the Holy Spirit lead you?
- **Write Your Verse** – Ask the Holy Spirit to direct you to a verse from this week's lesson or somewhere else in Scripture. Write it here and read it every day this week.

CONCLUSION

Paul made his purpose clear from the beginning of this letter: to proclaim the gospel so that people everywhere may believe what God has done for them and obey by trusting in Jesus as our only savior, bringing glory to God's name. Paul concludes the letter in the same way, giving glory to God, who is able to make us strong!

As we conclude our study of Romans, I pray that you might join me in singing praise to the One True God who alone deserves all honor and glory, for he alone has done the work of salvation and invited us into newness of life through Jesus Christ our Lord:

To God be the glory, Great things he has done,
So loved he the world that he gave us his Son,
Who yielded his life an atonement for sin,
And opened the life-gate that all may go in!

Praise the Lord, Praise the Lord, let the earth hear his voice;
Praise the Lord, Praise the Lord, let the people rejoice!
Oh come to the Father through Jesus his Son,
And give him the glory great things he has done!

To God be the Glory--Fannie Crosby

--Lisa Giller

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Notes

